

# How often have you wondered, ‘How long before my client can get Non-Smoker rates?’



<i>Carrier</i>	<i>SNS</i>	<i>Std+N/S</i>	<i>PNS</i>	<i>Pref Plus N/S</i>
<b>AIG</b>	12 months	2 years	3 years	5 years
<b>Aviva</b>	12 months	12 months	3 years	2 years
<b>AXA Equitable</b>	12 months		3 years	5 years
<b>Banner</b>	12 months	12 months	2 years	3 years
<b>Cincinnati Life</b>	12 months		3 years	5 years
<b>Genworth</b>	12 months	2 years	3 years	5 years
<b>John Hancock**</b>	12 months	12 months	2 years	5 years
<b>ING</b>	24 months		3 years	5 years
<b>Lincoln Financial</b>	12 months		2 years	3 years
<b>Lincoln Benefit</b>	12 months		3 years	5 years
<b>MetLife</b>	13-24 months		5 years	5 years
<b>Mutual Trust</b>	12 months		<b>1 year</b>	4 years
<b>Principal</b>	12 months		<b>1 year</b>	5 years
<b>Protective</b>	12 months		2 years	5 years
<b>Prudential</b>	12 months		3 years	5 years
<b>Transamerica</b>	24 months		2 years	5 years

\*\* The insured must be completely nicotine free: i.e. no patch or gum with the exception of John Hancock who will allow SNS if cigarette free for 12 months but still using other nicotine products.

For further detail on each carriers criteria for non-tobacco rates including John Hancock’s quit smoking incentive program, please contact **Hansen Brokerage Services** at 1-800-746-3544 or [hansenbrokerage.com](http://hansenbrokerage.com)

